## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF

CASE NUM.: 09-06408 (SEK)

MARIA DE LOS A. GONZALEZ GONZALEZ

**CHAPTER 13** 

**DEBTOR** 

BANCO BILBAO VIZCAYA – ARGENTARIA

**INDEX** 

**MOVANT** 

VS.

MARIA DE LOS A. GONZALEZ GONZALEZ CHAPTER 13 TRUSTEE
JOSE RAMON CARRION MORALES

RESPONDENTS

## MOTION REQUESTING ENTRY OF ORDER

## TO THE HONORABLE COURT:

This motion is filed on behalf of BANCO BILBAO VIZCAYA PUERTO RICO, represented by Montañez & Alicea Law Offices, and respectfully states and prays:

- On March 16, 2010 Banco Bilbao Vizcaya Puerto Rico filed a Motion Requesting Relief from the Automatic Stay in the above captioned case for debtors' failure to comply with the terms of the confirmed plan regarding post petition payments to this secured creditor.
- 2. Debtor has filed a post modification plan to includes all the post petition mortgage loan arrears up to and including October, 2010.

- 3. Debtor and BBVA reached an agreement and filed Joint Stipulation approved by this Court, with the following terms and conditions:
  - The debtor has filed a post confirmation modified plan dated

    December 20, 2010, docket no. 68, wich provides for

    BBVA'S post petition mortgage loan arrears up to and including October 2010.
  - The debtor will maintain current future post petition payments to BBVA, and in the event debtor incurs in two (2) or more consecutive post petition arrears to BBVA, the parties hereby agree that the automatic stay will be deemed lifted in favor of BBVA without the need of an index or hearing.
- 4. Debtor has failed to comply with post petition payments as per Joint Stipulation the terms of the agreement, therefore, Banco Bilbao Vizcaya Puerto Rico respectfully requests that an order be entered lifting the automatic stay in its favor.

WHEREFORE, it is respectfully requested from this Honorable Court to enter an order lifting the automatic stay in favor of Banco Bilbao Vizcaya Puerto Rico in order

for Banco Bilbao Vizvcaya Puerto Rico to continue with the foreclosure proceedings in the state court.

I HEREBY CERTIFY that a true and exact copy of this motion has been served by First Class Mail and pre-paid postage upon debtors **Maria De Los A. Gonzalez Gonzalez**, Urb. Villa Rosales F9, Aibonito, Puerto Rico 00705; debtors' attorney **Roberto Figueroa Carrasquillo, Esq.,** Po Box 193677, San Juan, Puerto Rico 00919-3677; and the Standing Chapter 13 Trustee **Jose Ramon Carrion Morales, Esq.,** Po Box 9023884, San Juan, Puerto Rico 00902-3884.

In San Juan, Puerto Rico, this 21<sup>st</sup> days of March 2011.

MONTAÑEZ & ALICEA LAW OFFICES
500 MUÑOZ RIVERA AVE.
EL CENTRO I SUITE 211-214, HATO REY, PR 00918
TEL. 756-6600 FAX 756-6829
quiebra@prw.net

/s/María S. Jiménez Meléndez MARIA S. JIMENEZ MELENDEZ USDC-PR 206307

			STAT	EMENT OF ACCO	UNT				
DEBTOR:		MARIA DE LOS	MARIA DE LOS A GONZAL			BPPR NUM: 0810		010016217623	
BANKRUPTO	CY NUM:	09-06408SEK				FILING DATE:		08/03/09	
			SECURED	LIEN ON REAL PR	OPERTY				
Principal Bala	ince as of	04/01/09						63,251.67	
Accrued Inter		03/01/09	to	03/31/11				8,565.33	
Interest:	6.500%	Accrued num. of	days:	750	Per Diem:	11.420440			
		-							
Monthly pay	ment to escrow					7			
Hazard	\$0.00	Taxes	\$0.00	MIP	\$0.00				
A&H	\$0.00	Life	\$0.00						
	Total montly escrow		\$0.00	Months in arrears	24	Escrow in arrears		0.00	
						Accrued Late Charge:		556.90	
*									
Advances U	nder Loan Contract:								
Title Search	\$45.00	Tax Certificate	\$0.00	Inspection	\$0.00			295.05	
Other \$250.05 .									
Legal Fees:								3,970.46	
Total amount owed as of 03/31/11								76,639.41	
<u>'</u>			AMOUN'	IN ARREARS					
PRE-PETTIT	ON AMOUNT:								
22 payments of \$461.00 each one								10,142.00	
acummulated lated charges								523.19	
Advances Under Loan Contract:									
Title Search \$45.00 Tax Certificate \$0.00 Inspection \$0.00							295.05		
Other	\$250.05								
Legal Fees								3,970.46	
A = TOTAL PRE-PETITION AMOUNT								14,930.70	
POST-PETTI	TION AMOUNT:								
2	payments of	\$461.00	each one					922.00	
	Late Charge				······································	Marine Ma		33.71	
B = TOTAL POST-PETITION AMOUNT								955.71	
A + B = TOTAL AMOUNT IN ARREARS								15,886.41	
			OTHER IN	FORMATION					
Next pymt du	e <b>04/</b>	01/09 Interest rate	6.5009	% P&I	\$421.27	Monthly late charge	\$16.85		
Investor	BANCO BILBAO VIZCAYA	Property address	<u> </u>	LOT 6 SR 722 KM 1.9 A	IBONITO, P. R.				
	oing representative of Ba foregoing is true and cor		clares und	der penalty of perju	ry that accor	ding to the information ga	thered by Ban	co Blibao	
CA	ne	_				03/18/11			
BANCO BILBAO VIZCAYA DATE									